

From: Louis Furlan <louf62@earthlink.net> on 06/10/2008 08:40:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have always paid much more than the minimum and my interest rate went up 5 points. AND I NEVER MADE A LATE PAYMENT. I WAS NOT GIVEN A REASON FOR THE INCREASE. WITH THE FED LOWING RATES YOU WOULD THINK THE CREDIT CARDS WOULD ALSO.

Sincerely,

Mr. Louis Furlan
401 Oak Dr
Roberts, IL 60962-8102